

United States Bankruptcy Court

Northern District of Illinois

Case No. 15-12645

Chapter 13

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alexander B. Daoud
614 Donegal Drive
Elgin, IL 60124

Social Security / Individual Taxpayer ID No.:

xxx-xx-6671

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1 (f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

FOR THE COURT

Dated: November 4, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Alexander B. Daoud
 Debtor

Case No. 15-12645-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dross
 Form ID: bl8w

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Nov 04, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2015.

db
 23155133 +Alexander B. Daoud, 614 Donegal Drive, Elgin, IL 60124-4351
 23155134 +ACS, 501 Bleecker Street, Utica, NY 13501-2401
 23155136 +CEP America, 2100 Powell Street, Suite 920, Emeryville, CA 94608-1844
 23155136 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 23155139 +Department of Education, FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 23155137 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 23193804 +EVERBANK, c/o Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,
 Burr Ridge, IL 60527-6921
 23155140 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23155141 +Everhome Mortgage Company, Attn: Bankruptcy Department, 301 West Bay Street,
 Jacksonville, FL 32202-5184
 23155142 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23155144 +Merchants Credit Guide, 223 W. Jackson Boulevard, Suite 400, Chicago, IL 60606-6974
 23155145 +Northwest Suburban Imaging, 34659 Eagle Way, Chicago, IL 60678-1346
 23155146 +Stanislaus Credit Control, 914 14th Street, Modesto, CA 95354-1011
 23155147 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000
 23155148 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001
 23155151 +US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
 23155150 +US Department of Education, Capitol Place, 555 New Jersey Ave, NW,
 Washington, DC 20208-0003
 23155149 +US Department of Education, Potomac Center Plaza (PCP), 550 12th Street, SW,
 Washington, DC 20202-0031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23377024 EDI: RESURGENT.COM Nov 05 2015 00:28:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 23155135 +EDI: CHASE.COM Nov 05 2015 00:28:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 23155138 +E-mail/Text: electronicbkydocs@nelnet.net Nov 05 2015 01:02:00 Department of Education,
 121 S. 13th Street, Lincoln, NE 68508-1904
 23155143 +EDI: CHASE.COM Nov 05 2015 00:28:00 JPMorgan Chase*, 270 Park Avenue,
 New York, NY 10017-2014

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23155152 US Department of Education, c/o FedLoan Servicing

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2015 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor Alexander B. Daoud Cmagerski@sulaimanlaw.com,
 courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co
 m;sulaiman.igotnotices@gmail.com;bkecf_sulaiman@bkexpress.info
 Glenn B Stearns mcguckin_m@lisle13.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Peter C Bastianen on behalf of Creditor EverBank ND-Four@il.cslegal.com

TOTAL: 4